

11/06/00

ISSUE CLASSIFICATION	
Class	Subclass

PATENT NUMBER

U.S. UTILITY Patent Application

O.I.P.E.		PATENT DATE
SCANNED	Q.A.	

APPLICATION NO. 09/707088	CONT/PRIOR	CLASS 704	SUBCLASS 270	ART UNIT 2654 2154	EXAMINER STORM
------------------------------	------------	--------------	-----------------	----------------------------------	-------------------

APPLICANTS

Juha Marttila
Sami Ronkainen
Mika Roy Klee
Fumiko Ichikawa

37411

$$\frac{y^d}{(1+r)^d} \sum_{t=0}^{T-1} \frac{1}{(1+r)^t} + \frac{y^d}{(1+r)^d} = \frac{y^d}{r} \left[\frac{1 - (1+r)^{-T}}{(1+r)^d} + 1 \right] = \frac{y^d}{r} \left[\frac{1 - (1+r)^{-T}}{(1+r)^d} + \frac{(1+r)^d - (1+r)^d}{(1+r)^d} \right]$$
PTO-2040
12/89

ISSUING CLASSIFICATION

ORIGINAL			CROSS REFERENCE(S)							
CLASS		SUBCLASS	CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)						
INTERNATIONAL CLASSIFICATION										

☐ Continued on Issue Slip Inside File Jacket

<input type="checkbox"/> TERMINAL DISCLAIMER	DRAWINGS			CLAIMS ALLOWED	
	Sheets Drwg.	Figs. Drwg.	Print Fig.	Total Claims	Print Claim for O.G.
<input type="checkbox"/> The term of this patent subsequent to _____ (date) has been disclaimed.	_____ (Assistant Examiner) (Date)			NOTICE OF ALLOWANCE MAILED	
<input type="checkbox"/> The term of this patent shall not extend beyond the expiration date of U.S. Patent. No. _____	_____ (Primary Examiner) (Date)			ISSUE FEE	
				Amount Due	Date Paid
<input type="checkbox"/> The terminal _____ months of this patent have been disclaimed.	_____ (Legal Instruments Examiner) (Date)			ISSUE BATCH NUMBER	

WARNING:

The information disclosed herein may be restricted. Unauthorized disclosure may be prohibited by the United States Code Title 35, Sections 122, 181 and 368. Possession outside the U.S. Patent & Trademark Office is restricted to authorized employees and contractors only.

Form PTO-438A
(Rev. 6/99)

FILED WITH: ☐ DISK (CRF) ☐ FICHE ☐ CD-ROM
(Attached in pocket on right inside flap)

(FACE)